

United States Bankruptcy Court  
Western District of New York

In re:  
Kim M. Garbo  
Debtor

Case No. 21-11053-CLB  
Chapter 7

District/off: 0209-1  
Date Rcvd: Dec 22, 2021

User: admin  
Form ID: pdforder

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2021:**

Recip ID	Recipient Name and Address
db	+ Kim M. Garbo, 99 Ilion Street, Tonawanda, NY 14150-5419

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 24, 2021

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2021 at the address(es) listed below:

Name	Email Address
Christopher J Tyrpak	on behalf of Debtor Kim M. Garbo cjtyrpak@gmail.com
Joseph G Frazier	trustee@joefrazierlaw.com jfrazier@ecf.axosfs.com
Joseph G. Frazier	on behalf of Trustee Joseph G Frazier jfrazierlaw@aol.com
Joseph W. Allen, 11	USTPRegion02.bu.ecf@usdoj.gov Joseph.W.Allen@usdoj.gov

TOTAL: 4

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

IN RE:

Case No. 21-11053 CLB

KIM M. GARBO

Chapter 7

Debtor.

**STIPULATION AND AGREED ORDER TO PROVIDE TAX RETURNS AND  
PRORATION OF TAX REFUNDS AND FOR GENERAL EXTENSION(S) OF TIME**

1. The undersigned debtor and counsel agree to deliver to the trustee, Joseph G. Frazier, at his office, true copies of the 2021 New York State and U.S. Treasury (IRS) tax returns when the returns are filed.
2. The undersigned debtor and counsel agree to deliver to the trustee, Joseph G. Frazier, at his office, any non-exempt pro-rated 2021 New York State and U.S. Treasury (IRS) tax refunds when the 2021 returns are filed.
3. The undersigned debtor and counsel agree that the following time limits are extended until sixty (60) days after the 2021 tax returns and any non-exempt refunds shown therein are delivered to the trustee:
  - a. object to exemptions;
  - b. object to discharge or dischargeability by the trustee or the United States Trustee;
  - c. commence turnover proceedings;

  
Christopher Tyrpak, Attorney for Debtor

  
Joseph G. Frazier, Chapter 7 Trustee

  
Kim M. Garbo, Debtor

SO ORDERED.

Enter: DEC 22 2021

  
CARL L. BUCKI

